

CLAIM

What is claimed is:

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1. In a system having a clearinghouse component, a nonprofit component, a supporter component, and a merchant component, with the clearinghouse component connecting the other three components via a variety of entry terminals, a method comprising:

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providing each of a plurality of supporters with an individual identification number (ID);

entering the ID into an entry terminal;

entering an amount spent by a supporter at a merchant in a transaction;

having the entry terminal record the ID, as well as the amount of dollars spent in a transaction;

uploading the ID and the amount entered to a central clearinghouse;

having the central clearinghouse report all transaction to the merchant for having the merchant send a rebate to the nonprofit organization.

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having the clearinghouse send the nonprofit organization reports as to the amount of spending completed by the supporters at the merchant.

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2. A method of accumulating credits for organizations, comprising:

recording assigned identifications to payers, payees, and organizations affiliated with the payers and payees during transactions between payers and payees;

associating the identification of each payer and payee with an affiliated organization in response to each transaction;

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calculating and recording predetermined rebates to the organization from affiliated payees in each of the transactions; and

transmitting a calculation of accumulated rebates to the payees and the affiliated organizations for payment of the rebates by the payees to the affiliated organization.

3. A method as in claim 2, wherein the steps of recording assigned identification are performed at a remote terminal of a payer; and

the steps of associating, calculating, and transmitting are performed in a central

clearinghouse.

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4. A method as in claim 2, wherein the organization is a nonprofit body, the payers are supporters of the nonprofit body, and the payers are sustainers of the nonprofit body.

5. A method as in claim 2, further comprising assigning identifications to each of said payers, payees, and organizations.

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6. A method as in claim 3, wherein each the step of recording includes uploading each transaction to said clearinghouse and the step of transmitting includes downloading accumulated rebates to said the remote terminals at said payees.

7. A program residing in a computer of a central clearinghouse, comprising instructions for performing the steps of:

assigning to organizations and affiliated supporters and merchants individual identifications;

maintaining a schedule of rebates due from the each of the organizations from each of the merchants;

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B1 7 collecting from the merchant, during a transaction between a supporter and a merchant, the identifications of the supporter and the merchant;

calculating the rebates due from each merchant to each organization; and

transmitting, to the merchants, the amount of rebates due from each of the merchants.

